

## CONDITIONS OF ACCESS

We are strongly committed to protecting the security, integrity and confidentiality of your personal or private information. We have put in place stringent security and control measures to prevent unauthorised access which could result in the alteration, destruction, theft of data or compromise the confidentiality of our customer's data.

Our site utilises commercially proven security hardware and software products in our system, network and application infrastructure. These include routers, firewalls, intrusion prevention/detection system and secure operating systems. Industry standard 128-bit SSL (secure socket layer) communication protocol is the de facto cryptographic standard that is used for securing data communication between the client browser and OCBC systems. It is used for ensuring transaction privacy, message integrity and server-side authentication using digital certificate technology. Over and above SSL, all passwords are encrypted end-to-end from the client browser to OCBC systems.

At OCBC, all connections must pass through at least one router and one firewall to gain connectivity to the server. The firewall checks for the appropriate source address, and restricts the traffic to the appropriate servers. Penetration test and application vulnerability assessment are also conducted on a periodic basis to detect system vulnerabilities. Additional technical security features include DigiCert digital certificates, 128-bit encryption; two factors (2-FA) user authentication and automatic session logoff after a pre-set time period.

To serve you better, we may combine information you give us on the Web or through other channels. We also use aggregated information about the use of our services to evaluate our users' preferences, improve our services and facilitate our reporting of Internet usage. Like most websites, we use small bits of data called cookies stored on users' computers to simulate a continuous connection. Cookies let us "remember" information about your preferences and allow you to move within our service without reintroducing yourself. If we collect information from you, it is held securely and we maintain stringent control and access procedures in accordance with our Privacy Policy.

Please note that you play a part in system security as well. Although we exercise every effort to provide a safe, secure and reliable system, we do not have control over the computer, computer software, systems and other incidentals used by you to access the system and

transmission over the Internet cannot be guaranteed to be absolutely secure. You should not share your user ID or password with any other person; you should never display your account information in an area visible to others; and your personal computer or other electronic device should never be left unattended.